

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Rony Ernesto Lopez
Susan M Lopez
Debtors

Case No. 14-02063-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4

User: TWilson
Form ID: 3180W

Page 1 of 2
Total Noticed: 39

Date Rcvd: Jul 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2019.

db/jdb
cr +Rony Ernesto Lopez, Susan M Lopez, 140 W College Avenue, Pleasant Gap, PA 16823-3226
+PA Department of Revenue, Office of Attorney General, 15th Floor - Strawberry Square,
Harrisburg, PA 17120-0001
cr +WILMINGTON TRUST, NATIONAL ASSOCIATION, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, CO 80129-2386
4484641 Bureau of Account Mgmt, PO Box 8875, Camp Hill PA 17001-8875
4484642 Geisinger, 100 N Academy Avenue, Danville PA 17822-3941
4484640 +JSDC Law Offices, Scott A. Dietterick, Esq., PO Box 650, Hershey PA 17033-0650
4527189 +Lori Fisher, c/o Donald M. Hahn, Esquire, 122 East High Street, Bellefonte, PA 16823-3002
4484629 +Lori Fisher, 9831 Whitefish Circle, Anchorage AK 99515-1481
4484639 +Midwest Financial Accept Corp, 230 Crosskeys Office Park, Fairport NY 14450-3510
5145764 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
5145765 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
4512136 +The Tullis Group Inc as assignee of HSBC Best Buy, The Tullis Group Inc, 2952 Seneca St,
West Seneca, NY 14224-1949
4534368 +Wilmington Trust, National Association Et.al., Americas Servicing Company,
Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard,
Fort Mill, SC 29715-7203
4527188 +c/o Donald M. Hahn, Esquire, 122 East High Street, Bellefonte, PA 16823-3002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: WFFC.COM Jul 12 2019 23:08:00 AMERICA'S SERVICING CO., MAC X7801-014,
3476 Stateview Blvd., Fort Mill, SC 29715-7203
cr +E-mail/Text: kab@jsdc.com Jul 12 2019 19:06:43 Midwest Financial Acceptance Corporation,
c/o Kimberly A. Bonner, Esquire, P.O. Box 650, Hershey, PA 17033-0650
cr +EDI: DRIV.COM Jul 12 2019 23:08:00 Santander Consumer USA Inc., P.O. Box 961245,
Fort Worth, TX 76161-0244
4490443 +EDI: WFFC.COM Jul 12 2019 23:08:00 ASC, PO Box 14547, Des Moines IA 50306-3547
4484636 EDI: GMACFS.COM Jul 12 2019 23:08:00 Ally Financial, PO Box 380901,
Bloomington MN 55438-0901
4493528 EDI: GMACFS.COM Jul 12 2019 23:08:00 Ally Financial serviced by Ally Servicing LLC,
PO Box 130424, Roseville, MN 55113-0004
4484638 EDI: CAPITALONE.COM Jul 12 2019 23:08:00 Capital One, PO Box 5253,
Carol Stream IL 60197-5253
4484631 +E-mail/Text: bdsupport@creditmanagementcompany.com Jul 12 2019 19:06:53
Credit Management Co, 2121 Noblestown Rd, Pittsburgh PA 15205-3956
4484637 EDI: RCSFNBMARIN.COM Jul 12 2019 23:08:00 Credit One Bank, PO Box 98873,
Las Vegas NV 89193-8873
4484632 +EDI: HFC.COM Jul 12 2019 23:08:00 HSBC Bank, PO Box 5253, Carol Stream IL 60197-5253
4484628 +EDI: IRS.COM Jul 12 2019 23:08:00 IRS, PO Box 7346, Philadelphia PA 19101-7346
4490444 +EDI: RESURGENT.COM Jul 12 2019 23:08:00 LVNV Funding LLC, PO Box 10497,
Greenville SC 29603-0497
4538952 EDI: RESURGENT.COM Jul 12 2019 23:08:00 LVNV Funding, LLC its successors and assigns as,
assignee of NCOP Capital II, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4538953 EDI: RESURGENT.COM Jul 12 2019 23:08:00 LVNV Funding, LLC its successors and assigns as,
assignee of MHC Receivables, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4538954 EDI: RESURGENT.COM Jul 12 2019 23:08:00 LVNV Funding, LLC its successors and assigns as,
assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4484633 +E-mail/Text: csdlclientservices@cboflanc.com Jul 12 2019 19:06:55 Lancaster Collections,
218 W Orange St, Lancaster PA 17603-3746
4490450 +EDI: MID8.COM Jul 12 2019 23:08:00 Midland Credit Management, 8875 Aero Drive,
San Diego CA 92123-2255
4490446 +E-mail/Text: bankruptcydepartment@tsico.com Jul 12 2019 19:06:57 NCO Financial Services,
PO Box 15636, Wilmington DE 19850-5636
4484634 +E-mail/Text: Bankruptcies@nragroup.com Jul 12 2019 19:06:59 National Recovery Agency,
2491 Paxton St, Harrisburg PA 17111-1036
4490451 EDI: PRA.COM Jul 12 2019 23:08:00 Portfolio Recovery Associates,
120 Corporate Blvd Suite 100, Norfolk VA 23502
4500185 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 12 2019 19:06:48
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, Pa. 17128-0946
4484635 +EDI: DRIV.COM Jul 12 2019 23:08:00 Santander Consumer USA, 5201 Rufe Snow Dr,
North Richland Hills TX 76180-6036
4500851 +EDI: DRIV.COM Jul 12 2019 23:08:00 Santander Consumer USA, Po Box 560284,
Dallas, TX 75356-0284
4490452 +EDI: VERIZONCOMB.COM Jul 12 2019 23:08:00 Verizon Pennsylvania, 500 Technology Drive,
Weldon Spring MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4484630 +EDI: WFFC.COM Jul 12 2019 23:08:00 Wells Fargo Home Mortgage, PO Box 10328,
Des Moines IA 50306-0328

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wells Fargo Bank, N.A., successor by merger to Wac
cr* +Lori Fisher, 9831 Whitefish Circle, Anchorage, AK 99515-1481
4490445 ##+Keystone Credit Collections, 124 E. Main Street, Lock Haven PA 17745-1323

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Donald M Hahn on behalf of Creditor Lori Fisher dhahn@nittanylaw.com, psampsel@nittanylaw.com
Jerome B Blank on behalf of Creditor Wilmington Trust, National Association, As Successor
Trustee to CitiBank, N.A., et. al. pamb@fedphe.com
Joseph Angelo Dessoie on behalf of Creditor Wilmington Trust, National Association, As
Successor Trustee to CitiBank, N.A., et. al. pamb@fedphe.com
Kathryn Leanne Mason on behalf of Creditor Midwest Financial Acceptance Corporation
klm@jsdc.com, cls@jsdc.com; eaf@jsdc.com; jnr@jsdc.com
Kimberly A Bonner on behalf of Creditor Midwest Financial Acceptance Corporation kab@jsdc.com,
jnr@jsdc.com
Mario John Hanyon on behalf of Creditor Wilmington Trust, National Association, As Successor
Trustee to CitiBank, N.A., et. al. pamb@fedphe.com
Melissa L. Van Eck on behalf of Creditor PA Department of Revenue mvaneck@attorneygeneral.gov,
ARC-CourtMiddleDistrict@attorneygeneral.gov
Steven C Gould on behalf of Creditor PA Department of Revenue sgould@attorneygeneral.gov,
dbiller@attorneygeneral.gov
Thomas Song on behalf of Creditor Wilmington Trust, National Association, As Successor
Trustee to CitiBank, N.A., et. al. pamb@fedphe.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
W. David Todd on behalf of Debtor 2 Susan M Lopez boalsburg@hotmail.com, dwdt@aol.com
W. David Todd on behalf of Debtor 1 Rony Ernesto Lopez boalsburg@hotmail.com, dwdt@aol.com
William E. Craig on behalf of Creditor Santander Consumer USA Inc. ecmail@mortoncraig.com,
mortoncraigecf@gmail.com

TOTAL: 14

Information to identify the case:

Debtor 1 **Rony Ernesto Lopez**
First Name Middle Name Last Name
Debtor 2 **Susan M Lopez**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **4:14-bk-02063-RNO**

Social Security number or ITIN **xxx-xx-7861**
EIN --
Social Security number or ITIN **xxx-xx-5021**
EIN --

Order of Discharge

12/18

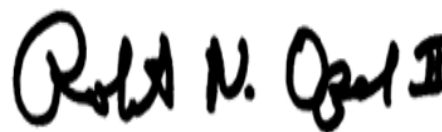
IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rony Ernesto Lopez
dba Rony's Place

Susan M Lopez

7/12/19

**By the
court:**



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.